



PTO/SB/21 (02-04)

**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

Application Number	10/091,653
Filing Date	March 5, 2002
First Named Inventor	Guy, Robert C.
Art Unit	3621
Examiner Name	Pierre E. Elisca
Attorney Docket Number	020375-004900US

RECEIVED

JUL 19 2004

GROUP 3600

Total Number of Pages in This Submission

1

ENCLOSURES (Check all that apply)

- | | | |
|--|---|--|
| <input type="checkbox"/> Fee Transmittal Form | <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> After Allowance Communication to Group |
| <input type="checkbox"/> Fee Attached | <input type="checkbox"/> Licensing-related Papers | <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences |
| <input checked="" type="checkbox"/> Amendment/Reply | <input type="checkbox"/> Petition | <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) |
| <input type="checkbox"/> After Final | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Affidavits/declaration(s) | <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Extension of Time Request | <input type="checkbox"/> Terminal Disclaimer | <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): |
| <input type="checkbox"/> Express Abandonment Request | <input type="checkbox"/> Request for Refund | Return Postcard |
| <input type="checkbox"/> Information Disclosure Statement | <input type="checkbox"/> CD, Number of CD(s) _____ | |
| <input type="checkbox"/> Certified Copy of Priority Document(s) | Remarks | The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430. |
| <input type="checkbox"/> Response to Missing Parts/Incomplete Application | | |
| <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | | |

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Townsend and Townsend and Crew LLP	Reg. No. 27,565
Signature		
Date	July 9, 2004	

CERTIFICATE OF TRANSMISSION/MAILINGExpress Mail Label: EV 470761574 USI hereby certify that this correspondence is being deposited with the United States Postal Service with "Express Mail Post Office to Address" service under 37 CFR 1.10 on this date **July 9, 2004** and is addressed to:

Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Typed or printed name	Bonnie Rickles		
Signature		Date	July 9, 2004

07-17-04

3621
41



Express Mail" Label No. EV 470761574 US
Date of Deposit July 9, 2004

PATENT
Attorney Docket No.: 020375-004900US
Client Ref. No.: 020118164541

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office to Address" service under 37 CFR 1.10 on the date indicated above and is addressed to:

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

By:

Bonnie Rickles

RECEIVED

JUL 19 2004

GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Robert C. Guy et al.

Application No.: 10/091,653

Filed: March 5, 2002

For: SYSTEM AND METHOD FOR
MANAGING ACCOUNTS

Customer No.: 20350

Confirmation No. 9166

Examiner: Pierre E. Elisca

Technology Center/Art Unit: 3621

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed May 27, 2004, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.